

**Information to identify the case:**

Debtor 1	<u>Jeffrey P. Marino II</u>	Social Security number or ITIN	xxx-xx-4781
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Laura A. Marino</u>	Social Security number or ITIN	xxx-xx-6086
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-22605-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey P. Marino II

Laura A. Marino

3/16/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeffrey P. Marino, II  
Laura A. Marino  
Debtors

Case No. 21-22605-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 16, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey P. Marino, II, Laura A. Marino, 718 State Street, New Kensington, PA 15068-2041
15437222	+ First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
15437221	+ First National Bank, P.o. Box 3412, Omaha, NE 68197-0001
15437223	+ Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15437224	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 17 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2022 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 17 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2022 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Mar 17 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 16 2022 23:40:00	Peoples Gas Company LLC f/k/a Peoples TWP, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15437204	+ EDI: CAPITALONE.COM	Mar 17 2022 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15437200	+ EDI: CAPITALONE.COM	Mar 17 2022 03:38:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15437208	EDI: CAPITALONE.COM	Mar 17 2022 03:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15437210	+ EDI: CITICORP.COM	Mar 17 2022 03:38:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
15437209	+ EDI: CITICORP.COM	Mar 17 2022 03:38:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15437215	+ EDI: CITICORP.COM	Mar 17 2022 03:38:00	Citibank, Po Box 6217, Sioux Falls, SD

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			57117-6217
15437217	+ EDI: CITICORP.COM	Mar 17 2022 03:38:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15437219	EDI: DISCOVER.COM	Mar 17 2022 03:38:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15437220	+ EDI: DISCOVER.COM	Mar 17 2022 03:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15437213	EDI: JPMORGANCHASE	Mar 17 2022 03:38:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15437211	EDI: JPMORGANCHASE	Mar 17 2022 03:38:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15437583	+ EDI: RMSC.COM	Mar 17 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15437226	+ EDI: RMSC.COM	Mar 17 2022 03:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15437225	+ EDI: RMSC.COM	Mar 17 2022 03:38:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15437228	+ EDI: RMSC.COM	Mar 17 2022 03:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15437227	+ EDI: RMSC.COM	Mar 17 2022 03:38:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15437229	+ EDI: RMSC.COM	Mar 17 2022 03:38:00	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15437230	+ EDI: RMSC.COM	Mar 17 2022 03:38:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as trustee for the
15437206	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15437207	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15437205	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15437201	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15437202	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15437203	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15437216	*+	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15437218	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15437214	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15437212	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as trustee for the holders of the Asset Backed Pass-Through Certificates, Series 2002-HE1 bnicholas@kmlawgroup.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Kenneth Steidl	on behalf of Debtor Jeffrey P. Marino II julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Laura A. Marino julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6